

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Hiroshi KANNO, et al.**
Filed : **Concurrently herewith**
For : **ELECTRONIC MONEY SETTLEMENT....**
Serial No. : **Concurrently herewith**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

September 11, 2003

INFORMATION DISCLOSURE STATEMENT

SIR:

In order to comply with discretionary regulations 37 CFR 1.97 and 1.98, attached hereto is a copy of Form PTO-1449 and copies of the documents listed thereon. These documents contain information which the Examiner may consider to be important in deciding whether to issue a patent in the instant application.

For documents written in a language other than English, English language abstracts are annexed thereto explaining relevancy in accordance with 37 CFR §1.98 (a)(3).

As this Statement is being filed prior to issuance of a first Office Action, no fee is due.

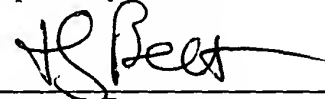
The present Disclosure Statement is being submitted in compliance with 37 CFR 1.56 as an Examiner might consider any cited document important in deciding whether to allow the application to issue as a patent, but the citation of each document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended

that the cited documents represent the results of a complete search, and it is anticipated that the Examiner in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104 (a), and in the course of such search will review for relevance every document cited on the attached form even if not initialed.

Early and favorable consideration is respectfully solicited.

Any fee due with this paper may be charged on Deposit Account 50-1290.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'TJ Bean', written over a horizontal line.

Thomas J. Bean
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Docket No: FUJI 20.625

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INFORMATION DISCLOSURE

STATEMENT BY APPLICANT

Sheet 1 of 1

Application No. :

Filing Date :

First Named Inventor: H. KANNO

Group Art Unit :

Examiner Name :

Attorney Docket No. : FUJI 20.625

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	U.S. Patent Document	Kind Code if known ²	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns Lines Where Relevant Passages or Relevant Figures Appear

FOREIGN DOCUMENTS

Examiner Initials	Cite No. ¹	Foreign Patent Document Office ³ Number ⁴ Kind Code ⁵ (if known)	Country	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns Lines Where Relevant Passages or Relevant Figures Appear
		10-91866	JP	Hitachi Ltd.	04-10-1998	
		11-184947	JP	Daiwa Institute of Research Ltd.	07-09-1999	
		7-160791	JP	Nec Corp., Motor Booto Kiyousou Kindaika Kenkyu Center	06-23-1995	
		2001-134684	JP	NTT Data Corp.	05-18-2001	
		2000-242696	JP	Sanwa Bank Ltd.	09-08-2000	
		2000-59522	JP	Brother Ind Ltd.	02-25-2000	

Other Prior Art-Non Patent Literature Documents

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date page(s), volume-issue number(s), publisher, country, where published, source.	Applicant check her if English language translation attached
Examiner Signature		Date Considered	

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw a line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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